

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently Amended) A method for evaluating risk associated with underwriting an insurance policy, comprising:

receiving, by the computer including the processor, from a user, in real-time, setup of multiple perils that impact assessment of risk that includes, for each of the multiple perils:

selection of an event type;

selection of ring details that specifies a number of rings, a unit of measurement for the rings, and spacing for each of the rings from a location;

selection of a damage rate for each of the rings; and

selection of Probable Maximum Loss (PML) ratings for each of the rings and for different types of insurance policies;

~~storing using a computer including a processor, for each of one or more locations, high risk zones that each form a risk ring forming a circle in proximity to a location and that each identify, for each of multiple perils, associated loss factors;~~

receiving, ~~[[using]]~~ by the computer including the processor, one or more locations to be covered under the insurance policy for one or more perils; ~~[[and]]~~

automatically assessing, ~~[[using]]~~ by the computer including the processor, risk associated with the one or more locations and the one or more perils ~~using the stored high risk zones that identify the associated loss factors for that peril, including generating rating results for the one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations ;~~

in response to a request for rating results, displaying, by the computer including the processor, rating results that include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value; and

in response to a request for risk analysis with selection of one of the locations, displaying, by the computer including the processor, a map illustrating the risk rings centered around the selected location and, for each of the rings, displaying a total liability and a PML.

2. (Previously Presented) The method of claim 1, wherein automatically assessing risk further comprises:
applying at least one business rule.

3. (Previously Presented) The method of claim 1, further comprising:
providing selection via a screen of at least one of an underwriting analysis, and a risk analysis.

4. (Cancel)

5-9. (Cancelled)

10. (Previously Presented) The method of claim 1, wherein a location is selected by at least one of a company search, an address search, or uploading a file.

11. (Currently Amended) The method of claim ~~[[10]]~~ 1, wherein a location is selected by a company search and wherein the selection of a location by company search further comprises:

receiving at least part of a company name;
searching for the company name in a business data store; and
retrieving at least one address from the searching.

12. (Previously Presented) The method of claim 11, further comprising:
determining that there are ambiguous addresses for the company name; and
providing selection of at least one of the addresses.

13. (Currently Amended) The method of claim ~~[[10]]~~ 1, wherein a location is selected by an address search and wherein the selection of a location by an address search further comprises:

receiving a street address and at least one of a zip code and a city and state.

14. (Currently Amended) The method of claim ~~[[10]]~~ 1, wherein a location is selected by uploading a file and wherein the selection of a location by uploading a file further comprises:
associating data in the file with a predefined format.

15. (Previously Presented) The method of claim 10, further comprising:
automatically geocoding the selected location.

16. (Previously Presented) The method of claim 10, wherein the location can not be automatically geocoded and further comprising:
providing use of a spatial interface to manually geocode the location.

17. (Original) The method of claim 1, wherein automatically assessing risk further comprises:
performing a proximity analysis.

18. (Previously Presented) The method of claim 1, wherein the rating results for at least one peril are displayed on a map.

19. (Previously Presented) The method of claim 1, further comprising:
providing drilldown into details of at least a portion of the rating results

20. (Previously Presented) The method of claim 1, further comprising:
providing exporting of the rating results.

21-22. (Cancelled)

23. (Original) The method of claim 1, wherein assessing risk associated with the location further comprises:
assessing risk based on at least one of unbound policies and bound policies.

24-41. (Cancelled)

42. (Currently Amended) An article of manufacture comprising a computer readable medium storing a program for evaluating risk associated with underwriting an insurance policy, wherein the program, when executed on a processor of a computer, causes operations to be performed, the operations comprising:

receiving, from a user, in real-time, setup of multiple perils that impact assessment of risk that includes, for each of the multiple perils:

selection of an event type;

selection of ring details that specifies a number of rings, a unit of measurement for the rings, and spacing for each of the rings from a location;

selection of a damage rate for each of the rings; and

selection of Probable Maximum Loss (PML) ratings for each of the rings and for different types of insurance policies;

~~storing, for each of one or more locations, high risk zones that each form a risk ring forming a circle in proximity to a location and that each identify, multiple perils, associated loss factors;~~

receiving one or more locations to be covered under the insurance policy for one or more perils; [[and]]

automatically assessing risk associated with the one or more locations and the one or more perils ~~using the stored high risk zones that identify the associated loss factors for that peril, including generating rating results for the one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations by ;~~

in response to a request for rating results, displaying rating results that include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value; and

in response to a request for risk analysis with selection of one of the locations, displaying a map illustrating the risk rings centered around the selected location and, for each of the rings, displaying a total liability and a PML.

43. (Previously Presented) The article of manufacture of claim 42, wherein the operations for automatically assessing risk further comprise:
applying at least one business rule.

44. (Previously Presented) The article of manufacture of claim 42, wherein the operations further comprise:
providing selection of at least one of an underwriting analysis and a risk analysis.

45. (Cancelled)

46-50. (Cancelled)

51. (Previously Presented) The article of manufacture of claim 42, wherein a location is selected by at least one of a company search, an address search, or uploading a file.

52. (Currently Amended) The article of manufacture of claim ~~[[51]]~~ 42, wherein a location is selected by a company search and wherein the operations for the selection of a location by company search further comprise:
receiving at least part of a company name;
searching for the company name in a business data store; and
retrieving at least one address from the searching.

53. (Currently Amended) The article of manufacture of claim 52, wherein the operations further comprise:
determining that there are ambiguous addresses for the company name; and
providing selection of at least one of the addresses.

54. (Currently Amended) The article of manufacture of claim ~~[[51]]~~ 42, wherein a location is selected by an address search and wherein the operations for the selection of a location by an address search further comprise:
receiving a street address and at least one of a zip code and a city and state.

55. (Currently Amended) The article of manufacture of claim ~~[[51]]~~ 42, wherein a location is selected by uploading a file and wherein the operations for the selection of a location ~~by uploading a file further comprise:~~

associating data in the file with a predefined format.

56. (Previously Presented) The article of manufacture of claim 51, wherein the operations further comprise:

automatically geocoding the selected location.

57. (Previously Presented) The article of manufacture of claim 51, wherein the location can not be automatically geocoded and wherein the operations further comprise:

providing use of a spatial interface to manually geocode the location.

58. (Original) The article of manufacture of claim 42, wherein the operations for automatically assessing risk further comprise:

performing a proximity analysis.

59. (Previously Presented) The article of manufacture of claim 42, wherein the rating results for at least one peril are displayed on a map.

60. (Previously Presented) The article of manufacture of claim 59, wherein the operations further comprise:

providing drilldown into details of at least a portion of the rating results

61. (Previously Presented) The article of manufacture of claim 59, wherein the operations further comprise:

providing exporting of the rating results.

62-63. (Cancelled)

64. (Original) The article of manufacture of claim 42, wherein the operations for assessing risk associated with the location further comprise:
assessing risk based on at least one of unbound policies and bound policies.

65-82. (Cancelled)

83. (Currently Amended) A computer system for evaluating risk associated with underwriting an insurance policy comprising:
a processor; and
hardware logic for:

receiving, from a user, in real-time, setup of multiple perils that impact assessment of risk that includes, for each of the multiple perils:

selection of an event type;

selection of ring details that specifies a number of rings, a unit of measurement for the rings, and spacing for each of the rings from a location;

selection of a damage rate for each of the rings; and

selection of Probable Maximum Loss (PML) ratings for each of the rings and for different types of insurance policies;

~~storing, for each of one or more locations, high risk zones that each form a risk ring forming a circle in proximity to a location and that each identify, for each of multiple perils, associated loss factors;~~

receiving one or more locations to be covered under the insurance policy for one or more perils; [[and]]

automatically assessing risk associated with the one or more locations and the one or more perils ~~using the stored high risk zones that identify the associated loss factors for that peril ;~~

in response to a request for rating results, displaying rating results that include, for each of the one or more locations, for each of the perils, an indication of whether that peril is associated with a pass, a fail or an escalate value; and

in response to a request for risk analysis with selection of one of the locations, displaying a map illustrating the risk rings centered around the selected location and, for each of the rings, displaying a total liability and a PML.

84-92. (Cancelled)

93. (Currently Amended) The ~~method~~ computer system claim 83, wherein automatically assessing risk further comprises:
applying at least one business rule.

94. (Currently Amended) The ~~method~~ computer system of claim 83, further comprising:
providing selection of at least one of an underwriting analysis and a risk analysis.

95. (Cancelled)

96. (Currently Amended) The ~~method~~ computer system of claim 83, wherein a location is selected by at least one of a company search, an address search, or uploading a file.

97. (Currently Amended) The ~~method~~ computer system of claim [[96]] 83, wherein a location is selected by a company search and wherein the selection of a location by company search further comprises:
receiving at least part of a company name;
searching for the company name in a business data store; and
retrieving at least one address from the searching.

98. (Currently Amended) The ~~method~~ computer system of claim 97, further comprising:
determining that there are ambiguous addresses for the company name; and
providing selection of at least one of the addresses.

99. (Currently Amended) The ~~method~~ computer system of claim [[96]] 83, wherein a location is selected by an address search and wherein the selection of a location by an address search further comprises:

receiving a street address and at least one of a zip code and a city and state.

100. (Currently Amended) The ~~method~~ computer system of claim [[96]] 83, wherein a location is selected by uploading a file and wherein the selection of a location by uploading a file further comprises:

associating data in the file with a predefined format.

101. (Currently Amended) The ~~method~~ computer system of claim 96, further comprising:

automatically geocoding the selected location.

102. (Currently Amended) The ~~method~~ computer system of claim 96, wherein the location can not be automatically geocoded and further comprising:

providing use of a spatial interface to manually geocode the location.

103. (Currently Amended) The ~~method~~ computer system of claim 83, wherein automatically assessing risk further comprises:

performing a proximity analysis.

104. (Currently Amended) The ~~method~~ computer system of claim 83, wherein the rating results for at least one peril are displayed on a map.

105. (Currently Amended) The ~~method~~ computer system of claim 83, further comprising:

providing drilldown into details of at least a portion of the rating results

106. (Currently Amended) The ~~method~~ computer system of claim 83, further comprising:

providing exporting of the rating results.

107. (Currently Amended) The ~~method~~ computer system of claim 83, wherein assessing risk associated with the location further comprises:
assessing risk based on at least one of unbound policies and bound policies.